

Certificate Number: 17082-NJ-DE-038946142

Bankruptcy Case Number: 19-29782



17082-NJ-DE-038946142

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 8, 2024, at 2:14 o'clock PM MST, JOANNE M CARBOTTI completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 8, 2024 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director